



FEDERAL LAW ENFORCEMENT OFFICERS FOUNDATION

1101 Connecticut Avenue NW, Suite 1000
Washington, DC 20036
www.fleoafoundation.org
Tel: (646) 878-6171

Death Benefits for Active Federal Employees

FERS Basic Employee Death Benefit (BEDB)

Fifty percent (50%) of employee's final salary, plus a lump sum of about \$41,500.00, to the surviving spouse. The employee must have had at least eighteen (18) months of creditable service. The surviving spouse must have been married to the deceased for at least nine (9) months (unless death was accidental) or was the parent of child born of the marriage.

FERS Survivor Annuity

For an employee who dies with at least ten (10) years of creditable service, the surviving spouse would be eligible for a monthly benefit equal to fifty percent (50%) of the annuity the employee would have been entitled to had the employee been at retirement age. The surviving spouse must have been married to the deceased for at least nine (9) months (unless death was accidental) or was the parent of child born of the marriage.

For law enforcement officers who are fifty (50) years or older with twenty (20) years of law enforcement service, or with twenty-five (25) years of law enforcement service, the survivor annuity would be fifty percent (50%) applying the formula for law enforcement officers (i.e., 6c).

FERS Child Annuity

The benefit is payable to the child of an employee with at least eighteen (18) months of creditable service. The child must be an unmarried dependent under eighteen (18) years of age; an unmarried dependent from eighteen (18) to twenty-two (22) and attending an accredited educational facility fulltime; or an unmarried, disabled dependent (the disability occurring before the age of eighteen (18)) as determined by the Social Security Administration. This benefit is subject to an offset by the amount of Social Security insurance payable to the child.

[Regardless of cause of death, for the above benefits (BEDB, Survivor Annuity and Child Annuity), Form SF 3104, Application for Death Benefits, and Form SF 3104B, Documentation and Elections in Support of Application for Death Benefits when Deceased was an Employee at the Time of Death, should be submitted to decedent's personnel office or OPM. These forms can be obtained/filed at www.OPM.gov. Payment will be made by check or direct deposit.]

Federal Employee Group Life Insurance (FEGLI)

If the decedent had FEGLI insurance, this benefit is paid out according to the Designation of Beneficiary Form on file with FEGLI.

[Form FE-6, OFEGLI Claim for Death Benefits, should be submitted to FEGLI. Form FE-6 can be obtained at www.OPM.gov. Filing instructions and mailing address for OFEGLI are included on the form.]

Health Benefits

If the decedent had previously enrolled in Self and Family, family members can continue health benefits provided any one of them is entitled to a survivor annuity.

[Information can be found in the FEHB Handbook:

<https://www.opm.gov/healthcare-insurance/healthcare/reference-materials/fehb-handbook.>]

Thrift Savings Plan (TSP)

TSP is an option investment contribution plan that the decedent may have participated in. The balance of the account will be paid out according to Designation of Beneficiary Form on file with the TSP.

[Form TSP-17, Information Relating to Deceased Participant, should be submitted to TSP. Form TSP-17 and filing instructions can be obtained at www.TSP.gov.]

Public Safety Officers' Benefit (PSOB)

Death benefit for law enforcement officers who die in the line of duty. This program is administered by DOJ's Bureau of Justice Assistance. The current benefit is \$437,503.00 for deaths occurring after October 1, 2023.

[Application for benefits can be submitted at <https://psob.bja.ojp.gov>.]

Public Safety Officers' Educational Assistance Program (PSOEA)

Educational assistance for eligible survivors of public safety officers who die, or are totally disabled, in the line of duty. This program is administered by DOJ's Bureau of Justice Assistance and the maximum monthly benefit is \$1,488.00 per month for full-time students.

[Application for benefits can be submitted at <https://psob.bja.ojp.gov>.]

FLEOA Foundation

The FLEOA Foundation provides a one-time death benefit to survivors depending on need.

[FLEOA Foundation can be contacted at <https://www.fleoafoundation.org>.]

Special Agent Samuel Hicks Families of Fallen Heroes Act (5 USC §5724d)

As determined by the head of the agency, should the employee's family change their place of residence, qualified transportation and moving expenses may be paid to the immediate family of an employee who died as a result of an injury sustained in the performance of duties.

[Claims should be made to the decedent's agency.]